

Fill in this information to identify the case:

Debtor 1 Gerald L. Stake
aka Gerald Lee Stake

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)

Case number 1:14-bk-05183-HWV

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationStatement / Response Date: 03/05/2020

Name of creditor: NewRez LLC dba Shellpoint Mortgage Servicing **Court claim no. (if known):** 7

Last 4 digits of any number you use to identify the debtor's account: 6635

Property address: 142 E Louthier Street
Number Street
Carlisle, Pennsylvania 17013
City State ZIP Code

Part 2: Prepetition Default Payments*Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment*Check one*

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$6,428.72
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$6,428.72

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02/01/2019
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ John J. Rafferty

Date 03/10/2020

Signature

Print

John J. Rafferty

First Name

Middle Name

Last Name

Title

Authorized Agent for NewRez
LLC d/b/a Shellpoint Mortgage
Servicing

Company

Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address

P.O. Box 9013

Number

Street

Addison, Texas 75001

City

State

ZIP Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before March 10, 2020 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Gerald L. Stake
142 East Louther Street
Carlisle, PA 17013-3027

Debtors' Attorney

Robert E. Chernicoff
Cunningham and Chernicoff PC
2320 N 2ND ST
HARRISBURG, PA 17110-1008

Chapter 13 Trustee

Charles J. DeHart, III
8125 Adams Drive, Suite A
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ **John J. Rafferty**

Creditor:	Shellpoint
Debtor:	Gerald L. Stake
Case No.:	14-05183
Loan No.:	
Our File No.:	7768-N-3058
Collateral:	142 E Louthier St Carlisle, PA 17013

PAYMENTS RECEIVED

Loan Status as of: 3/5/2020
Initial Due Date: 6/1/2016

Date Received	Amount Received	Due Date	Amount Due	NSF/Late Charges/Other	Paid Over/Short	Description
	\$ -	6/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
6/1/2016	\$ 432.19			\$ -	\$ 432.19	Funds Received 4/15/16
6/1/2016	\$ 432.19			\$ -	\$ 432.19	Funds Received 5/18/16
	\$ -	7/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	8/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
8/4/2016	\$ 432.19			\$ -	\$ 432.19	Funds Received
	\$ -	9/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	10/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
10/12/2016	\$ 1,296.57			\$ -	\$ 1,296.57	Funds Received
	\$ -	11/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	12/1/2016	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	1/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	2/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	3/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	4/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	5/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
5/3/2017	\$ 2,593.14			\$ -	\$ 2,593.14	Funds Received
	\$ -	6/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	7/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	8/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	9/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	10/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	11/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
11/21/2017	\$ 3,457.52			\$ -	\$ 3,457.52	Funds Received
	\$ -	12/1/2017	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	1/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	2/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
2/16/2018	\$ 1,728.76			\$ -	\$ 1,728.76	Funds Received
	\$ -	3/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	4/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	5/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	6/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	7/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
7/19/2018	\$ 2,160.95			\$ -	\$ 2,160.95	Funds Received
	\$ -	8/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	9/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	10/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	11/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	12/1/2018	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	1/1/2019	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	2/1/2019	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	3/1/2019	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	4/1/2019	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
4/11/2019	\$ 1,377.71			\$ -	\$ 1,377.71	Funds Received
	\$ -	5/1/2019	\$ 432.19	\$ -	\$ (432.19)	Payment Accrued
	\$ -	6/1/2019	\$ 472.83	\$ -	\$ (472.83)	Payment Accrued
	\$ -	7/1/2019	\$ 472.83	\$ -	\$ (472.83)	Payment Accrued
	\$ -	8/1/2019	\$ 472.83	\$ -	\$ (472.83)	Payment Accrued
	\$ -	9/1/2019	\$ 472.83	\$ -	\$ (472.83)	Payment Accrued
	\$ -	10/1/2019	\$ 472.83	\$ -	\$ (472.83)	Payment Accrued
	\$ -	11/1/2019	\$ 472.83	\$ -	\$ (472.83)	Payment Accrued
	\$ -	12/1/2019	\$ 486.03	\$ -	\$ (486.03)	Payment Accrued
	\$ -	1/1/2020	\$ 486.03	\$ -	\$ (486.03)	Payment Accrued

	\$ -	2/1/2020	\$ 486.03	\$ -	\$ (486.03) Payment Accrued
	\$ -	3/1/2020	\$ 486.03	\$ -	\$ (486.03) Payment Accrued
Total:	\$ 13,911.22		\$ 20,339.94	\$ -	\$ (6,428.72)

Delinquent Payments		Days Delinquent:		398	
Month	Year	Principal	Interest	Penalty	Total
2/1/2019	\$	152.39	\$ 279.80	\$ -	\$ 432.19
3/1/2019	\$	152.39	\$ 279.80	\$ -	\$ 432.19
4/1/2019	\$	152.39	\$ 279.80	\$ -	\$ 432.19
5/1/2019	\$	152.39	\$ 279.80	\$ -	\$ 432.19
6/1/2019	\$	152.39	\$ 320.44	\$ -	\$ 472.83
7/1/2019	\$	152.39	\$ 320.44	\$ -	\$ 472.83
8/1/2019	\$	152.39	\$ 320.44	\$ -	\$ 472.83
9/1/2019	\$	152.39	\$ 320.44	\$ -	\$ 472.83
10/1/2019	\$	152.39	\$ 320.44	\$ -	\$ 472.83
11/1/2019	\$	152.39	\$ 320.44	\$ -	\$ 472.83
12/1/2019	\$	152.39	\$ 333.64	\$ -	\$ 486.03
1/1/2020	\$	152.39	\$ 333.64	\$ -	\$ 486.03
2/1/2020	\$	152.39	\$ 333.64	\$ -	\$ 486.03
3/1/2020	\$	152.39	\$ 333.64	\$ -	\$ 486.03
				\$ -	
				\$ -	
Delinquency				\$	6,509.86
Less Unapplied				\$	81.14
Total Delinquency				\$	6,428.72